

## II. REMARKS

The Examiner is requested to reconsider the application in view of the foregoing amendment and the following remarks, in connection with the request for continued examination filed herewith. Generally, it is believed that the amendment adds no new matter.

Claims 1-5, 17-19, 28, 29, 32, 33, 35, 36, 47, and 48 have been rejected pursuant to 35 U.S.C. Sec. 103(a). The Examiner contends that these claims are obvious over Wilcox, in view of Wells Fargo and further in view of Forward for reasons more precisely stated in the Office Action.

Claims 3, 6, 25-27, 30, 34, and 37 have been rejected pursuant to 35 U.S.C. Sec. 103(a). The Examiner contends that these claims are obvious over Wilcox, in view of Wells Fargo, and further in view of Forward, and still further in view of Pettit, for reasons more precisely stated in the Office Action.

Claims 7, 8, 38, and 39 have been rejected pursuant to 35 USC Sec. 103(a). The Examiner contends that these claims are obvious over Wilcox, in view of Wells Fargo and further in view of Forward, in view of Atkins, for reasons more precisely stated in the Office Action.

Claims 9-15, and 40-46 have been rejected pursuant to 35 USC Sec. 103(a). The Examiner contends that these claims are obvious over Wilcox, in view of Wells Fargo and further in view of Forward, still further in view of Atkins, for reasons more precisely stated in the Office Action.

Claims 16 and 23 have been rejected pursuant to 35 USC Sec. 103(a). The Examiner contends that these claims are obvious over Wilcox, in view of Wells Fargo and further in view of Forward, still further in view of Ogilvie, for reasons more precisely stated in the Office Action.

Claims 20-22 have been rejected pursuant to 35 USC Sec. 103(a). The Examiner contends that these claims are obvious over Wilcox, in view of Wells Fargo and further in view of Forward, for reasons more precisely stated in the Office Action.

Claims 24 and 49 have been rejected pursuant to 35 USC Sec. 103(a). The Examiner contends that this claim is obvious over Wilcox, in view of Wells Fargo and further in view of Forward, in view of Oppenheimer, for reasons more precisely stated in the Office Action.

In response, to the extent that the foregoing rejections are not rendered moot by the amendment, the rejections and their underlying contentions are respectfully traversed.

It is believed that the cited art fails to disclose the following:

As per claims 1-24, 28, 33-46, 50-56, 57/21, 57/22, and 58/33: ... the allocation instruction among a group comprising ....

As per claims 25-27, 29, 57/25, 57/29: ... by associating a cardholder file with a mortgage data file ....

As per claim 30: ...a function responsive to card activity, to a monthly mortgage payment, so as to produce a mortgage interest tax deduction computed for the year....

As per claim 31: ... associating, with said digital computer, the card activity reward, determined by calculating a function responsive to card activity, with a mortgage so as to produce a mortgage interest tax deduction...

As per claims 47, 48, 58/47: ... third party computer....

As per claim 49 ... a mortgage interest tax deduction....

For the convenience of the Examiner it is believed that an advance mortgage payment does not correspond to a mortgage interest tax deduction.

In sum the rejection is respectfully traversed and reconsideration is requested.

With respect to the present application, the Applicant hereby rescinds any disclaimer of claim scope made in the parent application or any predecessor or related application. The Examiner is advised that any previous disclaimer, if any, and the prior art that it was made to avoid, may need to be revisited. Nor should a disclaimer, if any, in the present application be read back into any predecessor or related application.

If allowance is not forthcoming, Applicant requests an interview. However, the application, as amended, is believed to be in condition for allowance, and favorable action is requested.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235, and if any extension of time is needed to reply to said office action, this shall be deemed a petition therefor.

If the prosecution of this case can be in any way advanced by a telephone discussion, the Examiner is requested to call the undersigned at (312) 240-0824.

Respectfully submitted,



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